

Certificate Number: 03088-PAE-DE-032462619

Bankruptcy Case Number: 18-17441



03088-PAE-DE-032462619

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 18, 2019, at 7:44 o'clock PM CDT, Edward A Montero completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 18, 2019 By: /s/Crystal Towner

Name: Crystal Towner

Title: Counselor